

HOUSE RESOLUTION No. ____

Introduced by: Welch

A HOUSE RESOLUTION urging the Legislative Council to assign to the Health Finance Commission the issue of insurance transparency.

Whereas, determining whether Indiana should require accident and sickness insurers and health maintenance organizations to annually report to the department of insurance concerning use of premiums would be beneficial; and

Whereas, according to some health insurance providers, Hoosiers covered by individual policies will see rate increases on average of 21 percent with some seeing increases as much as 34 percent; and

Whereas, individual provider reimbursement continues to decrease as premiums continue to rise; and

Whereas, the utilization of a medical loss ratio would force insurers to spend more on direct medical benefits and reduce administrative expense waste; and



Whereas, available and easily accessible cost and payment data would enable patients to make informed decisions about their health care insurance choices; and

Whereas, private insurers have benefitted for decades from tax deductions provided to employers who provide health insurance to their employees; and

Whereas, increased transparency of insurer spending will yield improved and consistent insurer practices, ultimately benefitting Hoosier patients and physicians alike; therefore,

Be it resolved by the House of Representatives of the
General Assembly of the State of Indiana:

SECTION 1. That the Legislative Council is urged to require the Health Finance study committee to determine whether Indiana should require insurers to report on an annual basis the use of premiums for consumer review.

SECTION 2. That the study committee, if directed to study the issue and make the determination set forth in SECTION 1, shall operate under the direction of the Legislative Council and shall issue a final report on its findings when directed by the council to do so.

